



MARINE CARGO SPECIFIC VOYAGE POLICY

Preamble

WHEREAS the ASSURED named in the schedule hereto have represented to THE NEW INDIA ASSURANCE COMPANY LIMITED (hereinafter called company) that they are interested in or duly authorized to make the insurance mentioned and have paid or agreed to pay the premium hereinafter stated, THE COMPANY HEREBY PROMISES AND AGREES with the assured, their Executors, Administrators and assigns that the company will insure against loss damage liability or expenses subject to Clauses, Endorsement, Conditions and Warranties contained herein/in the schedule.

Insured Details		Issuing Office Details	
Insured Name	: DIVINE FOOD INDUSTRIES	Office Code	: AHMEDNAGAR D.O. 151800 (151800)
Customer ID	: PO96050347	Address	: ABBOT BUILDING, 2ND FLOOR, NEAR ASHOKA HOTEL, KINGS ROAD, AHMEDNAGAR,414001
Address	: GUT NO.129 ,MUMA, P.O.THERGAON ,PANCHOD TQ.PAITHAN,DIST.AURANGABAD AURANGABAD ,MAHARASHTRA, 431001	Phone No	: 02412321538 / 02412329761
Phone No	: XXXXXX9450	E-mail/Fax	: nia.151800@newindia.co.in/024123414 39
E-mail/Fax	: dharmendra@bhagwandasgroup.com, /	S.Tax Regn. No	: AAACN4165CST178
PAN No	:	GSTIN	: 27AAACN4165C3ZP
GSTIN/UIN	: 27AASFD5407E1ZE / NA	SAC	: 997135 (Marine,aviation and other transport insurance srv)

Policy Details		Business Source Code	
Policy Number	: 15180021210100000069	Dev.Off. level/Broker/Corp. Agent/Web Aggregator/CPSC User	: Jainuine Insurance Brokers Pvt. Ltd. - (DA3388757) Jainuine Insurance Brokers Pvt.Ltd. - (SI00028623),
Date of Issue	: 25/03/2022 02:45:35 PM	Agent/Bancassurance/Spe cified Person	:
Date of Proposal	: 25-Mar-22	Phone No	: 02402350377, 9850049400 / NA
Client Type	: Non-Corporate	E-mail/Fax	: kailash@jainuineinsurance.co.in, //

Premium Details					
Premium	GST	Stamp Duty	Total (₹)	Rupees (in words)	Receipt No. & Date
966	174	1	1141	RUPEES ONE THOUSAND ONE HUNDRED FORTY- ONE ONLY	100000892103006 49394 - 25/03/22

Journey Details		
Journey From	Journey To	Transport Mode
KASHIPUR-244713 UTTARAKHAND	PANCHOD, TQ. PAITHAN	Road

Cargo Sum Insured (₹) : 1479720
Lorry Receipt(LR) Number : 089
 LR BILTY NO 101378116169 Date : 25/03/2022
Marks and nos : Vehicle NO. RJ-11-GB-2037
Basis of valuation + % Extra for Commodity : CF + 10
Transit Type : Road
Consignment Invoice No & Date : 089 & 25-Mar-2022
Commodity description : FORTIFIED RICE KERNELS (FRK)
Packaging description : Standard and Customary
Risk Covered : ITC-A
 SRCC

Excess	: 0
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Terms of Insurance-

As per following clauses written hereunder, current on date of sailing or dispatch and/or otherwise stated. This Insurance is subject to Important notice, conditions and warranties attached. Also this contract is subject to such regulations as in force at the time the risk hereunder.

- 1) Inland Transit (Rail or Road) Clause - A
- 2) Strikes Riots And Civil Commotions Clause (Inland Transit Not In Conjunction With Ocean Going Voyage)
- 3) Communicable Disease Exclusion Clause (Cargo) JC2020-011
- 4) Institute Radioactive Contamination Exclusion Clause (1.10.1990)
- 5) Institute Radioactive Contamination Chemical, Biological Biochemical and Electromagnetic Weapons Excl. Clause 10/11/2003 CL 370
- 6) Termination of Transit Clause JC2009/056 01/01/2009
- 7) Subject to Important Notice Clause
- 8) Subject to Sanctions, Limitation & Exclusion Clause JC 2010/014(11.08.2010)
- 9) Subject to Private Carriers Warranty
- 10) Subject to closed vehicle Warranty
- 11) Cargo Termination of Transit (Storage) Clause
- 12) Institute War Clauses (Air Cargo) (excluding sendings by post)
- 13) Theft, Pilferage and Non-Delivery (Insured Value) Clause
- 14) Duty - Insurance Clause
- 15) Institute Cargo Clauses (B)
- 16) Inland Transit (Rail or Road - Clause C)
- 17) Institute Classification Clause (01/01/2001)
- 18) Event of loss or damage -Liability of Carriers, Bailees or other third parties
- 19) Increased Value- Insurance Clause
- 20) Cargo Termination of Transit Clause (Terrorism)
- 21) IRCEC
- 22) RACE
- 23) RACCBE
- 24) Marine Cover Note
- 25) Institute Cargo Clauses (A)
- 26) Institute Strikes Clauses (Air Cargo)
- 27) Institute War Clauses (Sendings by post)
- 28) Inland Transit (Rail or Road - Clause B)
- 29) Replacement Clause
- 30) Marine Declaration Form
- 31) Marine Policy (Cargo)
- 32) Institute War Clauses (cargo)
- 33) Institute Strikes Clauses (cargo)
- 34) Institute Cargo Clauses (C)
- 35) Institute Cargo Clauses (Air) (excluding sendings by post)
- 36) Institute War Clauses (Cargo) (including on-carriage by Air)
- 37) Inland Transit (Rail or Road - Clause A)
- 38) Strikes,Riots Commotions Clause(Inland Transit nor in conjunction)
- 39) Sailing Vessels Clause
- 40) Comprehensive Clause
- 41) Exclusion of unexplained losses.
- 42) Excluding shortages from sound packages.
- 43) Excluding mold and mildew damage.
- 44) Exclude shortage from sound bag/package/container.
- 45) Subject to Institute replacement clause.
- 46) Excluding electrical and mechanical derangement.
- 47) Exclusion of damage due to rusting ,oxidation,denting,bending and scratching.
- 48) Exclusion of damage due to rusting ,oxidation,denting,bending and scratching.
- 49) Exclusion of unexplained losses and shortages.
- 50) Exclusion of rejection risks.
- 51) Warranty strict adherence to International Maritime Dangerous Goods Code -IMDG
- 52) Cover to be restricted to ITC B or ICC B
- 53) Exclusion of damage due to rusting, denting and scratching.
- 54) Warranty that goods properly lacquered and / or treated with anti corrosives.
- 55) Exclusion of rejection risk / loss.
- 56) Warranty of pre-inspection prior to packing.
- 57) Warranted vessel are certified Fit , Clean by Approved surveyors at loading port
- 58) Warranty applicable for cargo in bags to be also used
- 59) Applicable Institute Commodity Clause to be used
- 60) Warranty damaged portion, cut off and balance to be utilised.
- 61) Warranty of suitable depreciation would be applied for all other items.
- 62) Over dimensional cargo,properly loaded and secured as per the Surveyor advises.
- 63) Institute Coal Clause to be used
- 64) Claim for shortage shall arrive comparing weight of damaged and arrived bags.
- 65) Exclusion of spontaneous combustion Warranty strict adherence to IMDG Code.
- 66) Loss payable only if the contents of tin, bottle is damaged at the same time
- 67) ITC/ICC-B given.If AllRisk is cover min15000 app.on glass and fragile
- 68) If ICC A cover to be given, Insured to bear 25percent of each and every claim
- 69) If ICC A cover to be given, Exclusion of scratching, denting losses.
- 70) If ICC A cover to be given, Insured to bear 25percent of each and every claim
- 71) Exclusion of unexplained losses.
- 72) In case drums are transporting liquid, the same should be properly sealed.
- 73) Exclusion of damage to only labels on tinned and bottled goods



- 74) Excluding electrical and mechanical derangement
 - 75) Excess of 1percent on the value of the consignment for each and every claim.
 - 76) Warranty damaged portion, cut off and balance to be utilized.
 - 77) ITC B or ICC B cover to be given.
 - 78) Warranted properly treated and dried material used for packing.
 - 79) Warranted property treated and dried wood used for packing.
 - 80) Excess of at least 1/2percent of Sum Insured.
 - 81) Exclusion of scratching, denting, rusting, peeling of paint.
 - 82) Damage to tyres covered only if vehicle is damaged due to insured perils.
 - 83) Exclusion of shortage loss from sound packages
 - 84) Exclusion of unexplained losses.
 - 85) Excluding mold and mildew damage.
 - 86) Exclusion of sentimental loss / damage
 - 87) Warranted exclusion of mold, mildew damages.
 - 88) Warranted Excluding any loss due to temperature variation howsoever occurred.
 - 89) Warranted damaged portion to be cut off and balance to be utilized.
 - 90) Warranted damaged portion to be cut off and balance to be utilized.
 - 91) If leather goods or garments,exclude shortage from sound bag/package/container.
 - 92) Warranted machinery treated with rust preventives and properly secured.
 - 93) Excluding electrical and mechanical derangement.
 - 94) Warranty basis of valuation on the market value certified by qualified valuer.
 - 95) Warranted machinery treated with rust preventives and properly secured.
 - 96) Special Condition: All risk + SRCC+ ITC A + Invoice + 10 %.
- Coverage for Loading and Unloading,
Excess Clause: 0.50% of the admissible claim amount or ₹ 500/- whichever is higher.

Survey & Claim Settlement

In the event of loss or damage which may result in a claim under this Insurance immediate notice must be given to Nearest New India Assurance Company's Office or The Policy Issuing Office without which no claim or loss will be paid.

Claim Payable By:

In the event of loss or damage which may result in a claim under this insurance immediate notice must be given to Policy Issuing Office

Premium and GST Details

	Rate of Tax	Amount in INR
Taxable Value		967
SGST	9	87
CGST	9	87
IGST	0	0

In witness whereof the undersigned being duly authorised by the Insurers and on behalf of the Insurers has (have) hereunder set his (their) hand(s) on this 25th day of March,2022

To view the certificate details please visit
: <https://online.newindia.co.in/authenticatcertificate>.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 25/03/2022	
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Duly Constituted Attorney(s)

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C